



LAKELAND ACCIDENT & INJURY ATTORNEY AT LAW

FREE GUIDE • LAKELAND, FL

What To Do After a Car Crash in Lakeland, FL

Your immediate 24-hour action plan — the exact steps to protect your health, your rights, and your claim.



START HERE

The first hours decide everything.

If you're reading this, you or someone you love may have just been in a crash — or you're smart enough to plan ahead. Either way, take a breath. **This guide walks you through exactly what to do, in order, so you don't have to guess.**

What you do in the first 24 hours after an accident has an outsized effect on two things: your **recovery** and your **right to fair compensation**. A few simple moves — and a few things you should *not* do — can be the difference between a denied claim and a full settlement.

HOW TO USE THIS GUIDE



Keep it on your phone. Work through Steps 1–6 in order. If you're hurt and unsure, skip straight to the 24/7 number on the back — we'll talk you through it for free.

WHAT'S INSIDE

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| ☒ 1. Ensure safety & call 911 | ☒ 4. Get medical attention |
| ☒ 2. Gather evidence at the scene | ☒ 5. What happens next |
| ☒ 3. What <i>not</i> to say to insurance | ☒ 6. Why to call an attorney now |

A QUICK NOTE

This booklet is general information for Florida drivers — it is not legal advice and does not create an attorney–client relationship. Every crash is different. For advice about your situation, talk to a licensed attorney.

THE FIRST 24 HOURS

Your action plan, on one page

Hurt badly? Call 911 first. Everything else can wait until you're safe.

RIGHT NOW**Get safe & call 911**

Check for injuries, move out of traffic if you can, report the crash.

AT THE SCENE**Document everything**

Photos, video, witness names, other driver's info, the police report number.

BE CAREFUL**Watch what you say**

Don't admit fault or downplay injuries — to anyone, especially insurers.

TODAY**See a doctor**

Even if you "feel fine." In Florida you have **14 days** to be seen — or you can lose benefits.

WITHIN DAYS**Call an attorney**

Before you talk to the insurance company. The call is free; there's no fee unless you win.

 TWO FLORIDA DEADLINES THAT MATTER

14 days to get initial medical care (for your PIP benefits) • **2 years** from the crash date to file an injury lawsuit. Miss either and you may lose your rights entirely.



WHEN IN DOUBT, CALL

(863) 485-6944 — we answer 24/7

1

SAFETY FIRST

Ensure safety & call 911

Your health comes before your claim — always. Before anything else, make sure everyone is safe and get the crash on the official record.

- ☒ **Check yourself and others for injuries.** If anyone is hurt or unconscious, call 911 immediately and don't move them unless there's danger like fire.
- ☒ **Move to safety if you can.** If the cars are drivable and it's safe, pull onto the shoulder and turn on your hazard lights. If not, get yourself away from traffic.
- ☒ **Call 911 — even for a "minor" crash.** A police report is one of the most valuable pieces of evidence you can have. Ask for the report number before officers leave.
- ☒ **Stay at the scene.** Leaving an injury or serious-damage crash in Florida can be a criminal offense. Wait for police.

💡 INSIDER TIP

On Florida highways and interstates, you can reach the Florida Highway Patrol fast from a cell phone by dialing ***347 (*FHP)**. For any crash with injuries, dial **911**.

⊗ DON'T

Don't agree to "settle it privately" with the other driver to avoid police. Without a report, it becomes your word against theirs — and that almost always works against you.

2

BUILD YOUR CASE

Gather evidence at the scene

Your phone is your best tool right now. Evidence disappears fast — cars get towed, weather changes, memories fade. Capture it all while you can.

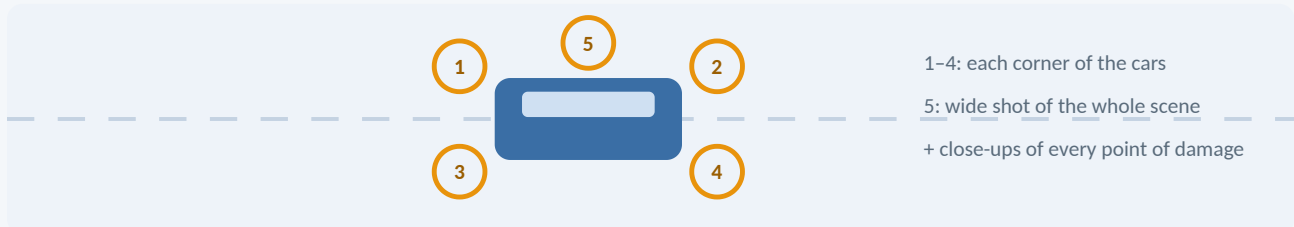
PHOTOGRAPH & RECORD

- ☒ All vehicles — wide shots **and** close-ups of every dent
- ☒ License plates, the full scene, skid marks & debris
- ☒ Traffic signs, signals & road conditions
- ☒ Your visible injuries
- ☒ A short video panning across the whole scene

COLLECT & WRITE DOWN

- ☒ Other driver's name, phone, license & insurance
- ☒ Make, model & plate of every vehicle
- ☒ **Witness** names & phone numbers
- ☒ Officer's name, badge & **report number**
- ☒ Date, time & exact location

QUICK SCENE-PHOTO MAP



INSIDER TIP

Your phone time-stamps and geo-tags every photo automatically — that metadata can later prove exactly when and where the crash happened. Just shoot; don't delete anything.

3

PROTECT YOURSELF

What *not* to say to insurance

Insurance adjusters are friendly for a reason — their job is to pay you as little as possible. Anything you say can be used to reduce or deny your claim. Be polite, be brief, and be careful.

OKAY TO DO

- ✓ Report the accident to **your own** insurer promptly
- ✓ Give basic facts: date, time, place, vehicles involved
- ✓ Say you're still being evaluated by a doctor
- ✓ Refer questions to your attorney

AVOID

- ✗ Giving a **recorded statement** before legal advice
- ✗ Guessing about speed, fault, or distances
- ✗ Saying you're "fine" or "not hurt"
- ✗ Accepting a fast settlement check
- ✗ Signing a medical-records release

PHRASES THAT QUIETLY HURT YOUR CLAIM

Avoid: "I'm so sorry — I didn't see you."

Avoid: "I'm fine, just a little sore." (Many injuries appear days later.)

Avoid: "Sure, you can record this call."

✓ SAY THIS INSTEAD

"I've been in an accident and I'm reporting it. I'm still being evaluated, so I can't discuss injuries or fault yet. Please direct further questions to my attorney." Then call us.

4

YOUR HEALTH

Get medical attention

Even if you feel okay, see a medical professional right away. Adrenaline masks pain, and serious injuries like concussions, whiplash, and internal trauma often show up **hours or days later**. A prompt exam protects both your health and your claim.

🕒 FLORIDA'S 14-DAY RULE

Florida is a no-fault state. To use your **Personal Injury Protection (PIP)** benefits — up to \$10,000 of medical coverage — you generally must be seen by a doctor **within 14 days** of the crash. Wait too long and you can lose that coverage entirely.

- ✓ **Go now, not later.** The ER, an urgent care, or your doctor — whatever you can reach today.
- ✓ **Tell them it was a car accident** and describe every symptom, even small ones.
- ✓ **Follow the treatment plan.** Gaps in care are the first thing insurers use to argue you "weren't really hurt."
- ✓ **Keep every record:** bills, prescriptions, discharge papers, and mileage to appointments.

WHY IT MATTERS FOR YOUR CASE



Your medical records create the official link between the crash and your injuries. No records, no proof — and no proof usually means no fair settlement.

See the back of this guide for Lakeland-area hospitals and urgent care locations.

5

THE ROAD AHEAD

What happens next

Here's a realistic timeline so there are no surprises. The sooner you have someone in your corner, the smoother every step becomes.

FIRST 48 HRS**Stabilize & report**

See a doctor, notify your insurer, and start a folder for every photo, bill, and document. Call an attorney before giving any statement.

FIRST WEEK**Treatment & records**

Follow up on care, get the official crash report, and let your attorney handle the insurance companies and the paperwork.

WEEKS 2-8**Recovery & investigation**

You focus on healing. Your attorney gathers evidence, documents your losses, and builds the demand for full compensation.

MONTHS 2-6+**Demand & negotiation**

Once your treatment is stable, a demand goes to the insurer. Most cases settle here; if the offer is unfair, your case can proceed to a lawsuit.

UP TO 2 YRS**The legal deadline**

In Florida you generally have **2 years** from the crash to file suit. Settling early is common — but the clock is always running.

THE GOOD NEWS

With representation, almost all of this happens *around* you, not *to* you. Your only real job is to get better.

6

LEVEL THE FIELD

Why call an attorney now

The other side has adjusters and lawyers working to minimize your payout from day one. Calling an attorney early isn't about being "litigious" — it's about not facing that machine alone, and not accidentally signing away your rights.

WHAT WE HANDLE FOR YOU

- ☒ All calls with the insurance companies
- ☒ Gathering evidence & records
- ☒ Valuing your full claim
- ☒ Negotiating for the maximum result

CASES WE TAKE

- ☒ Car & truck accidents
- ☒ Motorcycle crashes
- ☒ Rideshare (Uber / Lyft)
- ☒ Polk County & all of Central FL

🚩 "NO WIN, NO FEE" — EXPLAINED SIMPLY

We work on a **contingency fee**. That means **\$0 up front** and no attorney's fees unless we recover money for you. The consultation is free, and there's no risk in finding out what your case is worth.

🕒 THE CLOCK IS REAL

Florida's deadline to file most injury lawsuits is **2 years** from the crash. Evidence also fades fast. The sooner you call, the stronger your case.

COSTLY ERRORS

Mistakes that shrink your settlement

- 1 Waiting to get medical care.** Delays hand the insurer an easy argument that you weren't really hurt — and can cost you your PIP benefits.
- 2 Giving a recorded statement too soon.** One off-hand comment about feeling "okay" can be replayed for months to undercut your claim.
- 3 Accepting the first offer.** Early checks are almost always far below what your claim is actually worth — and cashing one can end your case.
- 4 Posting on social media.** A single smiling photo can be twisted to suggest you're not injured. Stay offline about the crash.
- 5 Skipping follow-up appointments.** Gaps in treatment look like recovery on paper, even when you're still in pain.
- 6 Handling it all yourself.** Without someone who knows the playbook, it's easy to settle for a fraction of what you deserve.

BOTTOM LINE

Most of these mistakes happen in the first week — exactly when a quick, free phone call can keep you from making them.

LAKELAND & POLK COUNTY

Numbers worth saving

Verify details before you rely on them — phone numbers and hours can change.

**Emergencies — Police, Fire & Medical**

911 · Florida Highway Patrol (highways): ***347 (*FHP)**

**Lakeland Regional Health Medical Center**

1324 Lakeland Hills Blvd, Lakeland, FL 33805 · ER open 24/7 — the region's Level II Trauma Center.
(863) 687-1100

**Urgent Care (non-emergency injuries)**

Watson Clinic — multiple Lakeland locations **(863) 680-7000**

Lakeland Regional Health also operates urgent care & a freestanding ER in South Lakeland.

**Non-Emergency Police**

Lakeland Police Dept (city limits): **(863) 834-6900**

Polk County Sheriff's Office: **(863) 298-6200**

**Get Your Crash Report**

Florida crash reports: the state portal at services.flhsmv.gov, or request from the agency that worked your crash (Lakeland PD or Polk Sheriff). Reports are confidential for 60 days, then public.

**Towing & Roadside**

Ask the responding officer for an approved local wrecker, or call your insurer's roadside line. Our preferred Lakeland tow partner: **(863) 485-6944**



We handle everything, so you don't have to.

Focus on healing. We'll deal with the insurance companies, the paperwork, and the pressure — and fight for the full result you deserve.

FREE
Consultation

\$0
Unless we win

24/7
We answer

CALL NOW — DAY OR NIGHT
(863) 485-6944

Prefer to book online? Scan the **Book a free consult** code on the back cover.

5129 S Lakeland Dr #3 • Town Square Office Park • Lakeland, FL 33813
Open 24 hours • Serving all of Polk County

WELCOMING & ACCESSIBLE TO EVERYONE

● Open 24 hours

● Online appointments

● Free on-site parking

● Wheelchair accessible

● Language assistance

● LGBTQ+ friendly

● Transgender safe space



LAKELAND ACCIDENT & INJURY ATTORNEY AT LAW

Scan. Book. Get help.

Book a free consultation in 60 seconds — or, if we helped you, leave a quick 5-star review. Just point your camera at a code.



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